Document Prepared By:

MSAC-3

04/28/03

RONALD E. MEHARG
1111 ALDERMAN DRIVE, SUITE 350
ALPHARETTA GA 30005

ALPHARETTA, GA 30005 TELEPHONE#

DOCX 1111 ALDERMAN DRIVE, SUITE 350 ALPHARETTA, GA 30005

Project #: R042NSPOA Loan #: 0000077644

* 0 0 0 0 0 7 7 6 4 4 Investor Loan #:

PIN/Tax ID #:
Property Address:

5575 KENTWOOD DR HORN LAKE, MS 38637 BK 2048 PG 0648

STATE MS. -DESOTO 00

Aug 13 11 27 AM '04 802

2048 PG 648

AUTHORIZATION TO CANCEL

THE UNDERSIGNED, FIRST UNION NATIONAL BANK, AS TRUSTEE, BY AND THROUGH NOVASTAR MORTGAGE, INC., ITS ATTORNEY-IN-FACT, whose address is 8140 WARD PARKWAY, SUITE 200, KANSAS CITY, MISSOURI 64114, being the present legal owner and holder of the indebtedness secured by that certain Deed of Trust described below, in acknowledgment of payment in full of all sums described in and secured by said Deed of Trust, does hereby authorize and request the Chancery Clerk of said County to enter satisfaction of and cancellation of record of said Deed of Trust.

Original Borrower(s): THURMAN L. RAYBORN III AND CYNTHIA P. RAYBORN, HUSBAND AND WIFE

Original Trustee: TRANSCONTINENTAL TITLE

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Loan Amount: \$72250

Date of Deed of Trust: 02-12-1998

Recording Date: 03-17-1998 Book: 979 Page: 680

Legal Description: LOT 222, SECTION "I", KENTWOOD SUBDIVISION, P.U.D. (R-2) LOCATED IN SECTION 3, TOWNSHIP 2 SOUTH RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS RECOREDED IN PLAT BOOK 45, PAGE 32 IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Comments: LENDER IS NOVASTAR MORTGAGE, INC., A VIRGINIA CORPORATION and recorded in the official records of DESOTO, State of Mississippi affecting Real Property and more particulary described on said Mortgage referred to herein.

FIRST UNION NATIONAL BANK, AS TRUSTEE, BY AND THROUGH NOVASTAR MORTGAGE, INC., ITS ATTORNEY-IN-FACT

PAT KINGSTON
VICE PRESIDENT

MARY WITTHOEFFT

ASSISTANT SECRETARY

County of FULTON

On this date of 8/6/2004, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named PAT KINGSTON and MARY WITTHOEFFT, known to me (or identified to me on the basis of satisfactory evidence) that they are the VICE PRESIDENT and ASSISTANT SECRETARY respectively of FIRST UNION NATIONAL BANK, AS TRUSTEE, BY AND THROUGH NOVASTAR MORTGAGE, INC., ITS ATTORNEY-IN-FACT, A VIRGINIA CORPORATION, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation and that said coporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Usha Dalmin	USHA DALMIA
Notary Public	Notary Public - Georgia
My Commission Expires:	Fulton County My Comm. Expires Sept. 16, 2006